

-----Original Message-----

From: CBAO <cbao@CBAO.com>
To: Fritts, Steven D. <SFritts@FDIC.gov>
Sent: Thu Dec 08 09:16:49 2005
Subject: Wal-Mart's application for FDIC Insurance

The Community Bankers Association of Ohio (CBAO) recently joined with the Independent Community Bankers of America (ICBA) and 26 other State Trade Associations representing more than 7,000 Community Banks around the country opposing Wal-Mart's application for FDIC Insurance and being granted an Industrial Loan Charter.

The comment letters that were sent to the FDIC and the Utah Governor's Office are attached for your review.

We encourage you to continue your efforts to keep Wal-Mart out of the business of banking.

Robert L. Palmer
President and Chief Executive Officer
Community Bankers Association of Ohio
8800 Lyra Drive
Suite 570
Columbus, OH 43240
Telephone in Ohio 800-843-2226 (THE-CBAO)
Telephone 614-846-8124
Fax 614-846-4999
Email rlpalmer@cbao.com
www.cbao.com
Increasing the Value of Independent Financial Institutions Since 1974